

I CLAIM:

1. A method of managing and controlling credit used by a player gambling at one or more gaming machines, comprising:

determining a credit limit;

5 determining the credit previously extended to said player, if any, and calculating the credit available as the difference between said credit limit and said credit previously extended;

upon said player being identified at said gaming machine, extending credit to said player in an amount less than or equal to said credit available;

10 tracking winnings by said player at said gaming machine;

calculating the total credit extended to said player by summing the credit extended at said gaming machine and the credit previously extended, if any; and

disabling said gaming machine from cashing out said winnings by issuing media of exchange so long as said winnings are less than said total credit extended.

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2. The method of claim 1 further comprising:

when said winnings are greater than said total credit extended, designating the net winnings as the amount by which said winnings exceed said total credit extended; and

20 enabling said gaming machine to cash out said net winnings by issuing media of exchange for at least a portion of said net winnings.

3. The method of claim 2 further comprising:

when said winnings are greater than said total credit extended, providing said player the option to store at least a portion of the net winnings in a manner accessible to said one or more gaming machines rather than cashing out.

5        4.        The method of claim 3 wherein the step of determining credit available includes summing net winnings previously stored, if any, with said difference between said credit limit and said credit previously extended, if any.

10       5.        The method of claim 1 further comprising applying said winnings against said total credit extended.

6.        The method of claim 1 further comprising storing said credit limit in a manner accessible to said one or more gaming machines.

15       7.        The method of claim 1 further comprising storing said total credit extended in a manner accessible to said one or more gaming machines.

8.        A method of managing and controlling credit used by a player gambling at any of a plurality of gaming machines, comprising:

20                determining a credit limit and storing said credit limit in a manner accessible to said plurality of gaming machines;

              determining the credit previously extended to said player, if any, and calculating the credit available as the difference between said credit limit and said credit previously extended;

upon said player being identified at one of said plurality of gaming machines,  
extending credit to said player in an amount less than or equal to said credit available;

tracking winnings by said player at said plurality of gaming machines;

calculating the total credit extended to said player by summing the credit  
5 extended at said plurality of gaming machines and the credit previously extended, if  
any, and storing said total credit extended in a manner accessible to said plurality of  
gaming machines; and

disabling said plurality of gaming machines from cashing out said winnings by  
issuing media of exchange so long as said winnings are less than said total credit  
10 extended.

9. The method of claim 8 further comprising:

when said winnings are greater than said total credit extended, designating the  
net winnings as the amount by which said winnings exceed said total credit extended;  
15 and

enabling said gaming machine to cash out said net winnings by issuing media of  
exchange for at least a portion of said net winnings.

10. The method of claim 9 further comprising:

20 when said winnings are greater than said total credit extended, providing said  
player the option to store at least a portion of said net winnings in a manner accessible  
to said plurality of gaming machines rather than cashing out.

11. The method of claim 10 wherein the step of determining credit available includes summing net winnings previously stored, if any, with said difference between said credit limit and said credit previously extended, if any..
- 5 12. The method of claim 8 further comprising applying said winnings against said total credit extended.
13. The method of claim 8 wherein said plurality of gaming machines communicate with a server via computer network.
- 10 14. The method of claim 8 wherein said plurality of gaming machines are located at a single casino property.
- 15 15. The method of claim 8 wherein said plurality of gaming machines are located at two or more casino properties.
16. The method of claim 15 further comprising:  
grouping said credit extended by said plurality of gaming machines according to the casino property where each gaming machine is located;  
20 ordering said groupings of credit extended; and  
applying said winnings against said groupings of credit extended according to said ordering.
17. The method of claim 16 wherein said ordering is chronological.

18. A system for managing and controlling credit used by a player for gambling, comprising:

a server including a server data processor and a server data structure, said server data structure storing instructions executable by said server data processor for

5 implementing a method comprising:

determining a credit limit and storing said credit limit at said server data structure; and

determining the credit previously extended to said player, if any, and calculating the credit available as the difference between said credit limit and  
10 said credit previously extended;

a plurality of gaming machines, said gaming machines communicating with said server via computer network, each said gaming machine including a machine data processor and a machine data structure, said machine data structure storing instructions executable by said machine data processor for implementing a method comprising:

15 upon said player being identified at said gaming machine, extending credit to said player in an amount less than or equal to said credit available;

tracking winnings by said player at said gaming machine;

calculating the total credit extended to said player by summing the credit extended at said gaming machine and the credit previously extended, if any; and

20 disabling said gaming machine from cashing out said winnings by issuing media of exchange so long as said winnings are less than said total credit extended.

19. The system of claim 18 wherein said instructions executable by said machine data processor further comprises:

when said winnings are greater than said total credit extended, designating the net winnings as the amount by which said winnings exceed said total credit extended;

5 and

enabling said gaming machine to cash out said net winnings by issuing media of exchange for at least a portion of said net winnings.

20. The system of claim 19 wherein said instructions executable by said machine data processor further comprise:

when said winnings are greater than said total credit extended, providing said player the option to store at least a portion of said net winnings in a manner accessible to said plurality of gaming machines rather than cashing out.

15 21. The system of claim 20 wherein in said instructions executable by said server data processor, the step of determining credit available includes summing net winnings previously stored, if any, with said difference between said credit limit and said credit previously extended, if any.

20 22. The system of claim 18 wherein said instructions executable by said machine data processor further comprise applying said winnings against said total credit extended.

23. The system of claim 18 wherein said plurality of gaming machines are located at a single casino property.

5 24. The system of claim 18 wherein said plurality of gaming machines are located at two or more casino properties.

25. The system of claim 24 wherein said instructions executable by said server data processor further comprise:

10 grouping said credit extended by said plurality of gaming machines according to the casino property where each gaming machine is located;

ordering said groupings of credit extended; and

applying said winnings against said groupings of credit extended according to said ordering.

15 26. The system of claim 25 wherein in said instructions executable by said server data processor, said ordering is chronological.